Case 16-19679 Doc 1 Filed 06/15/16 Entered 06/15/16 16:10:09 Desc Main Document Page 1 of 65

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Taylor First name A Middle name	First name Middle name	
	Bring your picture identification to your meeting with the trustee.	Simpson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you hav	ve		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5544		

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Debtor 1 Taylor A Simpson

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	420 E Creative ed Ct. #9	If Debtor 2 lives at a different address:
		130 E Crestwood Ct, #8 Schaumburg, IL 60195 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition,	Check one: ☐ Over the last 180 days before filing this petition, I
		I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Taylor A Simpson

about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for In The Filling Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By but is not required to, waive your fee, and may do so only if you rincome is less than 150% of the official applies to your family size and you are unable to pay the fee in installments). If you choose this option the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit basts 8 years? Postrict No. Yes.	art 2: Tell the Court Abou	ut Your Bankrup	tcy Case			
Chapter 12 Chapter 12 Chapter 13 Chapter 12 Chapter 13 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local coad bout how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for In The Filing Fee in Installments. If you choose this option only if you are filing for Chapter 7. By but is not required to, waive your fee, and may do so only if your income is less than 150% of the office applies to your family size and you are unable to pay the fee in installments. If you choose this option the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit bast 8 years? No.	Bankruptcy Code you a					nkruptcy
Chapter 12	choosing to file under	■ Chapter	7			
Chapter 13		☐ Chapter	11			
I will pay the fee		☐ Chapter	12			
about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier order, if your attorney is submitting your payment on your behalf, your attorney may pay with a credit a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for In The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By but is not required to, waive your fee, and may do so only if your income is less than 150% of the offic applies to your family size and you are unable to pay the fee in installments). If you choose this option the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit heast 8 years? 9. Have you filed for bankruptcy within the last 8 years? District When Case number District When Case number District When Case number Order of the office o		☐ Chapter	13			
about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier order, if your attorney is submitting your payment on your behalf, your attorney may pay with a credit a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for In The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By but is not required to, waive your fee, and may do so only if your income is less than 150% of the offic applies to your family size and you are unable to pay the fee in installments). If you choose this option the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit heast 8 years? 9. Have you filed for bankruptcy within the last 8 years? District When Case number District When Case number District When Case number Order of the office o		·				
The Filing Fee in Installments (Official Form 103A). request that my fee be waived (You may request this option only if you are filing for Chapter 7. By but is not required to, waive your fee, and may do so only if your income is less than 150% of the offic applies to your family size and you are unable to pay the fee in installments). If you choose this optior the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit with your petit with your or bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? No	. How you will pay the fe	about order.	how you may pay. Typ If your attorney is subr	pically, if you are paying the fee you	ırself, you may pay with cash, cashier's check	, or money
request that my fee be waived (You may request this option only if you are filing for Chapter 7. By but is not required to, waive your fee, and may do so only if your income is less than 150% of the offic applies to your family size and you are unable to pay the fee in installments). If you choose this option the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit bankruptcy within the last 8 years? No.					n, sign and attach the Application for Individua	ls to Pay
but is not required to, waive your fee, and may do so only if your income is less than 150% of the offic applies to your family size and you are unable to pay the fee in installments). If you choose this option the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petit with your petit with the last 8 years? No. Yes. District			· ·	,	only if you are filing for Chapter 7. By law, a iu	udge mav.
bankruptcy within the last 8 years? District		but is r applies	not required to, waive y s to your family size an	your fee, and may do so only if you nd you are unable to pay the fee in	ir income is less than 150% of the official pove installments). If you choose this option, you m	erty line that
District	bankruptcy within the					
District	last 8 years?					
District When Case number 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District When Case number, if known Relationship to you District Relationship to you Distr						
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor District When Case number, if known Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your re No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and						
cases pending or being filed by a spouse who is not filling this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known Debtor Relationship to you District When Case number, if known Men Case number, if known Men Case number, if known No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your remarks of the property of the		D	district	when	Case number	
filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor District When Case number, if known Debtor District When Case number, if known Debtor District When Case number, if known No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your recommendation. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and		■ No				
Debtor	filed by a spouse who is not filing this case with you, or by a business	S 🔲 Yes.				
District When Case number, if known Relationship to you						
Debtor District When Case number, if known 11. Do you rent your residence? No. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence. No. Go to line 12. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and		D	ebtor		Relationship to you	
District When Case number, if known 11. Do you rent your residence? No. Go to line 12. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and		D	District	When	Case number, if known	
11. Do you rent your residence? □ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your re □ No. Go to line 12. □ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and		D	ebtor		Relationship to you	
residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your re No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and		D	vistrict	When	Case number, if known	
 ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your re ☐ No. Go to line 12. ☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and 		■ No.	Go to line 12.			
☐ Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and		☐ Yes.	Has your landlord obta	ained an eviction judgment against	you and do you want to stay in your residence	e?
			☐ No. Go to line	12.		
bankruptcy petition.			Yes. Fill out Industry pet		udgment Against You (Form 101A) and file it v	vith this

Dob	otor 1	Case 16-1		Doc 1	Filed 06/15/16 Document	Entered 06/15/16 16:10:09 Page 4 of 65	Desc Main	
Deb	otor 1	Taylor A Simpson				Case number (if known)		
Par	t 3: F	Report About Any Bu	sinesses `	You Own a	s a Sole Proprietor			
12.		ou a sole proprietor / full- or part-time ess?	■ No.	Go to Pa	art 4.			
			☐ Yes.	Name a	nd location of business			
	A sole	proprietorship is a						
	an ind separa as a c	ess you operate as ividual, and is not a ate legal entity such orporation, ership, or LLC.		Name of	f business, if any			
			Number	Number, Street, City, State & ZIP Code				
	it to th	is petition.			he appropriate box to des	•		
					Health Care Business (as	defined in 11 U.S.C. § 101(27A))		
					Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
					Stockbroker (as defined in	11 U.S.C. § 101(53A))		
					Commodity Broker (as def	fined in 11 U.S.C. § 101(6))		
				_ ı	None of the above			
13.	Chapt Bankt	ou filing under ter 11 of the ruptcy Code and are small business	deadlines operation	. If you indi	cate that you are a small by statement, and federal in	ust know whether you are a small business de pusiness debtor, you must attach your most re acome tax return or if any of these documents	ecent balance sheet, statement of	
		definition of small	■ No.	I am not	filing under Chapter 11.			
		ess debtor, see 11 . § 101(51D).	□ No.	I am filin Code.	ng under Chapter 11, but I	am NOT a small business debtor according t	to the definition in the Bankruptcy	
			☐ Yes.	I am filin	g under Chapter 11 and I	am a small business debtor according to the	definition in the Bankruptcy Code.	
Pari	t 4: F	Report if You Own or	Have Anv	Hazardous	s Property or Any Prope	rty That Needs Immediate Attention		
		u own or have any			. , , , , ,			

property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.	

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Taylor A Simpson

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 65 Case number (if known) Debtor 1 **Taylor A Simpson** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Taylor A Simpson Signature of Debtor 2 Taylor A Simpson Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on June 15, 2016

MM / DD / YYYY

Debtor 1 Taylor A Simpson Document Page 7 of 65

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jessica	a Bentz Holguin	Date	June 15, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Jessica Be	entz Holguin		
Printed name			
Bentz Holg	guin Law Firm, LLC		
Firm name	·		
100 North	LaSalle Street		
Suite 812			
Chicago, I	L 60602		
Number, Street,	City, State & ZIP Code		
Contact phone	312.881.5112	Email address	JHolguin@BentzHolguinLaw.com
6295877			
Bar number & S	tate		

	DOCUM	eni Page 8 ori	0.5	
mation to identify your	case:			
Taylor A Simpson	1			
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name	_	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
				☐ Check if this is an amended filing
	Taylor A Simpson First Name	Taylor A Simpson First Name Middle Name First Name Middle Name	Taylor A Simpson First Name Middle Name Last Name First Name Middle Name Last Name	Taylor A Simpson First Name Middle Name Last Name First Name Middle Name Last Name

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	11,560.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	11,560.00
Pai	t 2: Summarize Your Liabilities		
			abilities : you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	19,562.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	17,925.00
	Your total liabilities	\$	37,487.00
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,060.10
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,003.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	edules.
	■ Yes What kind of debt do you have?		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor 1 Taylor A Simpson Document Page 9 of 65
Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$______2,708.33

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

		Docum	ent Page 10 of 65		
Fill in this ir	nformation to identify you	r case and this filing:			
Debtor 1	Taylor A Simpso	on			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Coop numbe					
Case numbe	er				☐ Check if this is an amended filing
					amoriaea illing
Official	Form 106A/B				
Sched	ule A/B: Proj	nertv			12/15
n each catego	ory, separately list and descri st. Be as complete and accu more space is needed, attac	be items. List an asset only rate as possible. If two marr	once. If an asset fits in more than oi ied people are filing together, both a orm. On the top of any additional page	re equally responsible for sup	plying correct
Port 4. Door	vika Faab Basidanaa Buildir	on Land or Other Beel Fete	to Vary Overs on House on Interest In		
Part 1: Desc	ribe Each Residence, Buildir	ig, Land, or Other Real Esta	te You Own or Have an Interest In		
1. Do you owr	n or have any legal or equital	le interest in any residence	, building, land, or similar property?		
■ No. Go to	a Dart 2				
	o . a <u>-</u> .				
☐ Yes. vvn	ere is the property?				
Part 2: Desc	ribe Your Vehicles				
someone else		cle, also report it on Scheo	ehicles, whether they are registe dule G: Executory Contracts and U		hicles you own that
Пль					
□ No					
Yes					
	l le com almi			Do not deduct secured cla	ims or exemptions. Put
3.1 Make:	Hyundai		erest in the property? Check one	the amount of any secured	d claims on Schedule D:
Model:		Debtor 1 only		Creditors Who Have Claim	ns Secured by Property.
Year:	2013 ximate mileage: 4	□ Debtor 2 only □ Debtor 1 and		Current value of the	Current value of the
	information:		Deptor 2 only of the debtors and another	entire property?	portion you own?
		At least one t	of the debtors and another		
		☐ Check if this	s is community property	\$9,250.00	\$9,250.00
		(see instruction	is)		
			onal vehicles, other vehicles, and essels, snowmobiles, motorcycle ad		
			entries from Part 2, including an		\$9,250.00
Part 3: Desc	ribe Your Personal and Hou	sehold Items			
Do you own	or have any legal or equ	table interest in any of t	he following items?	p D	current value of the ortion you own? to not deduct secured
6. Househol	d goods and furnishings			CI	laims or exemptions.
	s: Major appliances, furnitur	e, linens, china, kitchenwa	ire		

□ No
Official Form 106A/B
Schedule A/B: Property

Debtor 1	Taylor A Si	mpson	Document	Page 11 of 65	e number (if known)	
_	Describe				,	
		Furniture				\$1,200.00
7. Electro		and radios: audio, vi	den staren and digital equi	nment: computers, printers	ecannere: music c	ollections; electronic devices
■ No			media players, games	pment, computers, printers	, scarners, music c	onections, electronic devices
3. Collecti	ibles of value	d figurines: naintings	s prints or other artwork; ho	oks nictures or other art o	hiects: stamp coin	or baseball card collections;
■ No		tions, memorabilia, c		one, proteines, or other art o	<i>5</i> ,0000, 0.0p, 00,	or successione,
	nent for sports a les: Sports, phot musical inst	ographic, exercise, a	and other hobby equipment;	bicycles, pool tables, golf of	clubs, skis; canoes a	and kayaks; carpentry tools;
	Describe					
■ No		es, shotguns, ammui	nition, and related equipmer	nt		
□ No		clothes, furs, leather	coats, designer wear, shoes	s, accessories		
_ 100.		Clothing				\$600.00
12. Jewel i <i>Exam</i> ■ No		ewelry, costume jew	elry, engagement rings, wed	dding rings, heirloom jewelr	y, watches, gems, g	old, silver
	Describe					
	arm animals ples: Dogs, cats	, birds, horses				
	Describe					
■ No	ther personal a		s you did not already list,	including any health aids	you did not list	
			es from Part 3, including a		have attached	\$1,800.00
Dort 4. Do	aasika Varr Fina	maial Access				<u> </u>
	escribe Your Fina wn or have any		nterest in any of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No		-	in your home, in a safe dep		n you file your petitio	on
⊔ Yes. Official For			Schedule A/B:			page 2

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Case number (if known) Document Debtor 1 **Taylor A Simpson** 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$500.00 Checking **Consumer Credit Union** \$10.00 17.2. Savings **Consumer Credit Union** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them...

Official Form 106A/B Schedule A/B: Property page 3

☐ Yes. Give specific information about them...

No

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

		Case 16-1	.9679	Doc 1		Entered 06/15/16 16:10:09	Desc Main
D	ebtor 1	Taylor A Sim	pson		Document	Page 13 of 65 Case number (if known)	
27	Examp ■ No	es, franchises, a bles: Building pern Give specific info	nits, exclu	sive licenses,		n holdings, liquor licenses, professional licens	es
M	oney or _l	property owed to	you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28	■ No	funds owed to you		out them, inc	luding whether you alre	ady filed the returns and the tax years	
29	Examp	support bles: Past due or lo	·		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30	Examp		es, disabilit paid loans	y insurance p	payments, disability ben someone else	efits, sick pay, vacation pay, workers' compe	nsation, Social Security
31	Examp ■ No		oility, or life		ealth savings account (HSA); credit, homeowner's, or renter's insurar Beneficiary:	nce Surrender or refund value:
32	If you a someo		y of a living		someone who has die t proceeds from a life in	ed surance policy, or are currently entitled to rece	eive property because
33	Examp ■ No	against third pa oles: Accidents, er Describe each cla	mploymen	ether or not y t disputes, ins	you have filed a lawsui surance claims, or rights	it or made a demand for payment s to sue	
34	■ No	contingent and u		ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
35	■ No	nancial assets yo		already list			
36					om Part 4, including a	ny entries for pages you have attached	\$510.00
Pa	art 5: Des	scribe Any Busines	ss-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
	No. Go		gal or equi	able interest i	n any business-related p	roperty?	

Official Form 106A/B Schedule A/B: Property page 4

		Case 16-19679	Doc 1	Document	Page 14 of	65 Case number (if known)	Desc Main	
Debt	tor 1	Taylor A Simpson		20041110111	- age <u>-</u> . c.	Case number (if known)		
Part (scribe Any Farm- and Comme ou own or have an interest in fa						
46. C	o you	ı own or have any legal or	equitable in	terest in any farm- or o	commercial fishin	g-related property?		
ı	■ No.	Go to Part 7.	•	•				
	☐ Yes	s. Go to line 47.						
Part 1	7:	Describe All Property You C	Own or Have a	ın Interest in That You Did	Not List Above			
53. C	ο νοι	u have other property of ar	ny kind you d	did not already list?				
		oles: Season tickets, country						
	No							
	l Yes.	Give specific information						
5 4	۷ طط 4	the dollar value of all of yo	ur ontrios fr	om Part 7 Write that n	umbor boro		\$0.00	\neg
54.	Auu	ine donar value of all of yo	ui entries in	om Fait 7. Write mat n	uniber nere		\$0.00	
Part 8	8:	List the Totals of Each Part of	of this Form					
55.	Part 1	1: Total real estate, line 2					\$0.0	0
56.	Part 2	2: Total vehicles, line 5			\$9,250.00			
57.	Part 3	3: Total personal and hous	sehold items	, line 15	\$1,800.00			
58.	Part 4	4: Total financial assets, li	ne 36		\$510.00			
59.	Part 5	5: Total business-related p	roperty, line	45	\$0.00			
60.	Part 6	6: Total farm- and fishing-r	elated prope	erty, line 52	\$0.00			
61.	Part 7	7: Total other property not	listed, line 5	54 +	\$0.00			
62.	Total	personal property. Add lin	es 56 throug	h 61	\$11,560.00	Copy personal property to	otal \$11,560.	00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$11,560.00

			Document		Page 15 of 65	_				
Fil	II in this inform	nation to identify your	case:							
De	ebtor 1	Taylor A Simpsor	1							
_		First Name	Middle Name	L	ast Name					
	ebtor 2 oouse if, filing)	First Name	Middle Name	L	ast Name					
Un	nited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS					
					<u> </u>					
	ase number					☐ Check if this is an amended filing				
∩	fficial Fo	rm 106C								
			an antiv May Cla		as Evenent					
<u>></u>	cneaui	e C: The Pro	pperty You Cla	<u> </u>	as Exempt	4/16				
the nee	property you li	sted on <i>Schedule A/B: F</i> d attach to this page as	Property (Official Form 106A/B)	as yo	our source, list the property that you	r supplying correct information. Using claim as exempt. If more space is additional pages, write your name and				
spe any fun exe	ecific dollar and a policable standard and a policable standard and a permetion to a p	nount as exempt. Alter catutory limit. Some exc nlimited in dollar amou	natively, you may claim the femptions—such as those for unt. However, if you claim an	ull fai heal exen	th aids, rights to receive certain b nption of 100% of fair market valu	ing exempted up to the amount of enefits, and tax-exempt retirement				
Pa	rt 1: Identif	y the Property You Cla	im as Exempt							
1.	Which set of	exemptions are you c	laiming? Check one only, ever	n if yc	our spouse is filing with you.					
	You are cla	aiming state and federal	nonbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)					
		G	ns. 11 U.S.C. § 522(b)(2)		3 ==(=)(=)					
2		for any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.								
۷.		on of the property and lin	•	•	ount of the exemption you claim	Specific laws that allow exemption				
		that lists this property	portion you own	AIII	ount of the exemption you claim	opecinic laws that allow exemption				
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.					
	Furniture		\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)				
	Line from Scl	nedule A/B: 6.1		_	100% of fair market value, up to					
					any applicable statutory limit					
	Clothing		\$600.00	_	\$600.00	735 ILCS 5/12-1001(a)				
	_	nedule A/B: 11.1	\$600.00	=	·	(.,				
					100% of fair market value, up to any applicable statutory limit					
	Checking:	Consumer Credit Un	ion \$500.00		\$500.00	735 ILCS 5/12-1001(b)				
	Line from Scl	nedule A/B: 17.1		_	·					
					100% of fair market value, up to any applicable statutory limit					
3.	(Subject to ac	djustment on 4/01/19 and	, ,	ises fi	iled on or after the date of adjustments, 215 days before you filed this case	,				

Yes

Case	16-19679	Doc 1	Filed 06/15/16 Document	Entere Page 16	ed 06/15/16 16:1 3 of 65	.0:09	Desc M	1ain
Fill in this information	n to identify you	ır case:						
	aylor A Simps		Idle Name	Last Name				
Debtor 2	rst Name		Idle Name	Last Name				
United States Bankrup	oldy Court for the	NORTE	IERN DISTRICT OF ILL	INOIS				
Case number							_	if this is an
							amend	ded filing
Official Form 10	06D							
Schedule D:	Creditors	Who I	Have Claims S	Secure	d by Property	/		12/15
			d people are filing togethe the entries, and attach it t					
. Do any creditors have	claims secured b	y your prope	rty?					
□ No. Check this	box and submit t	his form to t	he court with your other	schedules. Y	ou have nothing else to	report or	n this form.	
Yes. Fill in all o	f the information	below.						
Part 1: List All Sec	cured Claims							
for each claim. If more th	nan one creditor has	a particular o	e secured claim, list the cred claim, list the other creditors ording to the creditor's name	in Part 2. As	/ Column A Amount of claim Do not deduct the		collateral ports this	Column C Unsecured portion
2.1 Regional Acc	entance Co	Describe th	ne property that secures the	he claim:	value of collateral. \$19,562.00	claim ¢	9,250.00	If any \$10,312.00
Creditor's Name	eptance co		undai Elantra 43000		Ψ13,302.00		13,230.00	ψ10,312.00
Attn: Bankrup 266 Beacon A	ve	apply.	ate you file, the claim is: (Check all that				
Number, Street, City,		☐ Conting						
Number, Street, City,	State & Zip Code	☐ Unliquid☐ Disputed						
Who owes the debt?	Check one.		lien. Check all that apply.					
Debtor 1 only		An agre	ement you made (such as n	nortgage or se	cured			
Debtor 2 only		car loai	•					
Debtor 1 and Debtor 2		Statutory lien (such as tax lien, mechanic's lien)						
At least one of the de		☐ Judgment lien from a lawsuit						
☐ Check if this claim recommunity debt	elates to a	☐ Other (in	ncluding a right to offset) _					
Date debt was incurred	Opened 8/01/15 Last Active 5/09/16	Lasi	t 4 digits of account numb	ner 8301				

Add the dollar value of your entries in Column A on this page. Write that number here: \$19,562.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$19,562.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Odde 10 100/0 D	Document Document	Page 1	7 of 65	<i>D D C C</i>	o man
Fill in this	information to identify your ca					
Debtor 1	Taylor A Simpson					
20010	First Name	Middle Name	Last Name			
Debtor 2	First Name	Madda Nassa	Last Name			
(Spouse if, fili	ng) First Name	Middle Name	Last Name			
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case num	ber					
(if known)					□ C	heck if this is an
					a	mended filing
Official	Form 106E/F					
	ule E/F: Creditors Wh	o Have Unsecured	Claims			12/15
	lete and accurate as possible. Use			Part 2 for creditors with NONPR	IORITY clair	
ny executo	ory contracts or unexpired leases th	nat could result in a claim. Also li	st executory o	contracts on Schedule A/B: Prop	perty (Officia	al Form 106A/B) and on
	: Executory Contracts and Unexpire : Creditors Who Have Claims Secur					
eft. Attach t	the Continuation Page to this page. ase number (if known).					
	List All of Your PRIORITY Uns	ecured Claims				
	creditors have priority unsecured					_
_ `	Go to Part 2.					
☐ Yes						
	List All of Your NONPRIORITY	Unsecured Claims				
3. Do any	creditors have nonpriority unsecu	red claims against you?				
□ No	You have nothing to report in this par	t. Submit this form to the court with y	vour other sch	adules		
_		a. Cubinic uno form to uno court with j	your outlor don't	Addiso.		
■ Yes						
	of your nonpriority unsecured clain red claim, list the creditor separately f					
than on	e creditor holds a particular claim, list					
Part 2.						Total claim
4.1 A I	rmor Systems Co	Last 4 digits of acco	ount number	8700		\$600.00
	onpriority Creditor's Name	Last 4 digits of acce	Juni number	0700		\$000.00
	700 Kiefer Dr	When was the debt	incurred?	Opened 11/01/14		
	te 1 on, IL 60099					
	Imber Street City State Zlp Code	As of the date you f	ile, the claim i	is: Check all that apply		
	ho incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and anoth		ITY unsecured	d claim:		
	Check if this claim is for a commu					
de Is	bt the claim subject to offset?	Obligations arising report as priority clair		aration agreement or divorce that y	ou did not	
	No			ng plans, and other similar debts		
_	INU	•	•	Attorney Village Of Arling	nton	
	Yes	Other. Specify	Heights		9.011	

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Debtor 1 Taylor A Simpson Case number (if know) 4.2 \$75.00 **Armor Systems Co** Last 4 digits of account number 7060 Nonpriority Creditor's Name 1700 Kiefer Dr When was the debt incurred? Ste 1 Zion, IL 60099 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 01 Village Of Palatine Police Dep ☐ Yes 4.3 **Armor Systems Co** Last 4 digits of account number 7225 \$75.00 Nonpriority Creditor's Name 1700 Kiefer Dr When was the debt incurred? Ste 1 Zion, IL 60099 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes 01 Village Of Palatine Police Dep 4.4 **Armor Systems Co** \$75.00 Last 4 digits of account number 7061 Nonpriority Creditor's Name 1700 Kiefer Dr When was the debt incurred? Ste 1 Zion, IL 60099 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 01 Village Of Palatine Police Dep ☐ Yes

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Debtor 1 Taylor A Simpson Case number (if know) 4.5 \$61.00 ARS/Account Resolution Specialist Last 4 digits of account number 5080 Nonpriority Creditor's Name Po Box 459079 When was the debt incurred? Sunrise, FL 33345 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other, Specify Med1 02 Midwest Emergency Associates ☐ Yes 4.6 Capital One Last 4 digits of account number 6419 \$797.00 Nonpriority Creditor's Name Opened 1/01/12 Last Active Po Box 30285 When was the debt incurred? 11/17/14 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Credit Card** 4.7 Cda/Pontiac 3360 \$211.00 Last 4 digits of account number Nonpriority Creditor's Name Attn:Bankruptcy When was the debt incurred? Opened 7/01/13 Po Box 213 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Radiological** ☐ Yes ■ Other. Specify Consultants Of Wo

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Debtor 1 Taylor A Simpson Case number (if know) 4.8 \$697.00 Chase Last 4 digits of account number 9311 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 7/01/14 Last Active Po Box 15298 When was the debt incurred? 10/23/14 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.9 Check n go Last 4 digits of account number \$600.00 Nonpriority Creditor's Name 8305 West Golf Road When was the debt incurred? Niles, IL 60714 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Convergent Outsoucing, Inc 7355 \$186.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? Opened 9/01/15 Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Comcast ☐ Yes

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Debtor 1 Taylor A Simpson Case number (if know) 4.1 **Great American Finance** 8800 \$1,830.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 8/01/14 Last Active 20 N Wacker Dr. Suite 2275 When was the debt incurred? 11/03/14 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Household Goods 4.1 **Great Lakes Specialty Finance** 9708 \$606.00 Last 4 digits of account number 2 Nonpriority Creditor's Name d/b/a Check n' Go When was the debt incurred? 8305 Golf Road Niles, IL 60714 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Inna Ortenberg 0937 \$2,450.00 Last 4 digits of account number 3 Nonpriority Creditor's Name C/O SKLAMBERG SANDRA When was the debt incurred? 400 SKOKIE BLVD380 Northbrook, IL 60062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Judgment ☐ Yes

Official Form 106 E/F

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Case number (if know) Debtor 1 Taylor A Simpson 4.1 \$570.00 Kohls/Capital One 4177 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 10/01/14 Last Active Po Box 3120 When was the debt incurred? 2/10/15 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes Kohls/Chase 4177 \$525.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 3115 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 5057 \$1,436,00 Miramed Revenue Group Last 4 digits of account number 6 Nonpriority Creditor's Name 991 Oak Creek Dr When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Med1 02 Northwest Community Hospital ☐ Yes

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Case number (if know) Debtor 1 Taylor A Simpson 4.1 **Northwest Community Hospital** 4507 \$56.00 Last 4 digits of account number Nonpriority Creditor's Name 28079 Network Place When was the debt incurred? Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 **NPAS Inc** 4082 \$638.00 Last 4 digits of account number 8 Nonpriority Creditor's Name PO Box 99400 When was the debt incurred? Louisville, KY 40269 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 Portfolio Recovery 5485 \$817.00 9 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 6/01/15 Po Box 41067 Norfolk, VA 23541 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No **Factoring Company Account Synchrony** Other. Specify ☐ Yes Bank

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Case number (if know)

Debtor	1 Taylor A Simpson	Case number (if know)					
4.2	Schumachergroup	Last 4 digits of account number 8537	\$277.00				
	Nonpriority Creditor's Name C/O Indepenence Emerg Group PO Box 400	When was the debt incurred?					
	San Antonio, TX 78292 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	По и					
		☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:					
	At least one of the debtors and another	Student loans					
	LI Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	■ Other. Specify Tulan University Hospital Collections					
4.2	Snchnfin	Last 4 digits of account number 4057	\$200.00				
	Nonpriority Creditor's Name 2 Transam Plaza Dr Oak Brook Terr, IL 60181	When was the debt incurred?					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify 04 Village Of Hoffman Estates					
4.2	Snchnfin	Last 4 digits of account number 2003	\$120.00				
	Nonpriority Creditor's Name 2 Transam Plaza Dr Oak Brook Terr, IL 60181	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	□Yes	■ Other. Specify 04 Village Of Hoffman Estates					

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Case number (if know) Debtor 1 Taylor A Simpson 4.2 \$120.00 **Snchnfin** 2015 Last 4 digits of account number 3 Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.2 **Snchnfin** 3275 \$120.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2 Transam Plaza Dr Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.2 **Snchnfin** 3518 \$120.00 Last 4 digits of account number Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes

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Case number (if know) Debtor 1 Taylor A Simpson 4.2 \$120.00 **Snchnfin** 3456 Last 4 digits of account number 6 Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.2 **Snchnfin** 7934 \$120.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2 Transam Plaza Dr Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.2 **Snchnfin** 5682 \$120.00 Last 4 digits of account number Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes

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Case number (if know)

Debtor 1 Taylor A Simpson 4.2 \$120.00 **Snchnfin** 1873 Last 4 digits of account number 9 Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.3 **Snchnfin** 6549 \$120.00 Last 4 digits of account number 0 Nonpriority Creditor's Name When was the debt incurred? 2 Transam Plaza Dr Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.3 **Snchnfin** 6702 \$120.00 Last 4 digits of account number Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes

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Case number (if know) Debtor 1 Taylor A Simpson 4.3 \$120.00 **Snchnfin** 6969 Last 4 digits of account number 2 Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.3 **Snchnfin** 1637 \$120.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2 Transam Plaza Dr Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes 4.3 **Snchnfin** \$120.00 1770 Last 4 digits of account number Nonpriority Creditor's Name 2 Transam Plaza Dr When was the debt incurred? Oak Brook Terr, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 04 Village Of Hoffman Estates ☐ Yes

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Case number (if know)

Debtor 1 Taylor A Simpson 4.3 Square One Financial/Cach Llc 5076 \$443.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 4340 S Monaco St When was the debt incurred? 2nd Floor Denver, CO 80237 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Nordstrom Bank Stanislaus Credit Control Service, 4.3 31N1 \$638.00 6 Last 4 digits of account number Nonpriority Creditor's Name Po Box 480 When was the debt incurred? Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Med1 02 Cep America Illinois ☐ Yes 4.3 **State Collection Service** 5231 \$386.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 6250 When was the debt incurred? Opened 9/01/15 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Northwest Community** ☐ Yes ■ Other. Specify Health Ser

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Debtor 1 Taylor A Simpson Case number (if know) 4.3 \$386.00 State Collection Service Inc 5567 Last 4 digits of account number 8 Nonpriority Creditor's Name 2509 S Stroughton Rd When was the debt incurred? Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Northwest Community Health Services Inc ☐ Yes 4.3 **State Collection Services** 5567 \$386.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 2509 S. Stoughton Rd When was the debt incurred? Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Northwest Community Health Services Inc ☐ Yes 4.4 Stephanie A Bartels MD 4507 \$56.00 0 Last 4 digits of account number Nonpriority Creditor's Name 1051 W Rand Rd #102 When was the debt incurred? Arlington Heights, IL 60004 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

			Document Pa	ne 31	of 6	 5			
Debtor 1	Taylor A S	Simpson		gc J1	Case n	5 umber (if	know)		
		ersity Hospital and Clin	Last 4 digits of account no	umber	4082				\$638.00
F	Nonpriority Cred PO Box 740	785	When was the debt incurr	ed?			_		
	Cincinnati, (OH 45274 City State Zlp Code	As of the date you file, the	olaim is	· Chock	all that ar	noly		
		he debt? Check one.	As of the date you me, the	CIAIIII IS	. CHECK	ali lilal ap	рріу		
ı	Debtor 1 only	V	☐ Contingent						
[Debtor 2 only		☐ Unliquidated						
	Debtor 1 and	•	☐ Disputed						
_	_	of the debtors and another	Type of NONPRIORITY un	secured	claim:				
		s claim is for a community	☐ Student loans						
c	debt s the claim sub	-	☐ Obligations arising out o report as priority claims	f a separ	ation agi	reement o	r divorce that you	u did not	
ı	No		Debts to pension or prof	it-sharing	plans, a	and other :	similar debts		
[☐ Yes		Other. Specify						
4	Warren Kam	nmerer MD SC	Last 4 digits of account no	umber	A000		_		\$650.00
3	3018 Parksi		When was the debt incurr	ed?					
1	Number Street C	City State Zlp Code he debt? Check one.	As of the date you file, the	claim is	: Check	all that ap	pply		
I	Debtor 1 only	У	☐ Contingent						
[Debtor 2 only	y	☐ Unliquidated						
[Debtor 1 and	Debtor 2 only	□ Disputed						
[At least one	of the debtors and another	Type of NONPRIORITY un	secured	claim:				
[☐ Check if this	s claim is for a community	☐ Student loans						
c	debt s the claim sub	•	Obligations arising out o report as priority claims	f a separ	ation agı	reement o	r divorce that you	u did not	
I	No		Debts to pension or prof	it-sharing	plans, a	and other :	similar debts		
Ι	☐ Yes		Other. Specify						
Part 3:	List Others	to Be Notified About a Debt	That You Already Listed						
is trying have m	g to collect fror ore than one c	ou have others to be notified abo m you for a debt you owe to some reditor for any of the debts that yo in Parts 1 or 2, do not fill out or s	one else, list the original cre ou listed in Parts 1 or 2, list t	ditor in l	Parts 1	or 2, then	list the collection	on agency he	re. Similarly, if you
Part 4:	Add the An	nounts for Each Type of Unse	cured Claim						
	ne amounts of o unsecured clai	certain types of unsecured claims im.	. This information is for stati	istical re	porting	purposes	only. 28 U.S.C.	§159. Add the	amounts for each
							Total Claim		
To	6a.	Domestic support obligations			6a.	\$		0.00	
clai									
from Par		Taxes and certain other debts yo	=		6b.	\$		0.00	
	6c. 6d.	Other. Add all other priority unsecu			6c. 6d.	\$ \$		0.00	
	ou.	an other phonty disect	area ciaiiris. VVIIIE tilat airiOulit	11016.	ou.	Φ		0.00	_
	6e.	Total Priority. Add lines 6a throug	h 6d.		6e.	\$		0.00	

Total claims from Part 2

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Student loans

6f.

6h.

Total Claim

0.00

0.00

0.00

6f.

6g.

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> Other. Add all other nonpriority unsecured claims. Write that amount 6i. 17,925.00 \$ here.

> Total Nonpriority. Add lines 6f through 6i. 6j. 17,925.00

		IAAAIII		
Fill in this infor	mation to identify your	case:		
Debtor 1	Taylor A Simpson	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(ii kilowii)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	J.,		State		

		Documer	<u>nt Page 34 of 6</u>	<u> </u>	
Fill in this i	nformation to identify your	case:			
Debtor 1	Taylor A Simpso	n			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	er				
(if known)				☐ Check if this is an amended filing	
Official	Form 106H				
	ule H: Your Cod	ebtors		12	2/15
1. Do y 1. No No Yes 2. With Arizona	ou have any codebtors? (If in the last 8 years, have you, California, Idaho, Louisiana). Answer every question. you are filing a joint case, do u lived in a community pro	o not list either spouse as a	(Community property states and territories include	
	Go to line 3. Did your spouse, former spo		with way at the time of		
3. In Colu in line : Form 1	ımn 1, list all of your codeb 2 again as a codebtor only	tors. Do not include your s if that person is a guaranto	spouse as a codebtor if y or or cosigner. Make sure	your spouse is filing with you. List the person see you have listed the creditor on Schedule D (Ci). Use Schedule D, Schedule E/F, or Schedule Ci	Official
	Column 1: Your codebtor ame, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the Check all schedules that apply:	debt
	atricia Boudalis Inknown			■ Schedule D, line □ Schedule E/F, line □ Schedule G Regional Acceptance Co	

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Fill	in this information to identify your c	ase.					
	otor 1 Taylor A Sir						
	otor 2 puse, if filing)						
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS				
(If kr	se number nown)		-				
	fficial Form 106l				MM / DD/	YYYY	
S	chedule I: Your Inc	ome					12/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filing w	ng jointly, and your s ith you, do not includ	pouse is livir e informatio	ng with you, inc n about your sp	lude information abo ouse. If more space	out your is needed,
1.	Fill in your employment information.		Debtor 1		Debtor	2 or non-filing spous	se
	If you have more than one job,	Employment status	■ Employed		☐ Emp	loyed	
	attach a separate page with information about additional	Employment status	☐ Not employed		☐ Not	employed	
	employers.	Occupation	Operations Coor	dinator			
	Include part-time, seasonal, or self-employed work.	Employer's name	Tiesta Tea Co.				
	Occupation may include student or homemaker, if it applies.	Employer's address	7082 Lyndon Ave Des Plaines, IL 6				
		How long employed t	here? 6 month	s			
Par	t 2: Give Details About Mor	nthly Income					
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	port for any lir	ne, write \$0 in th	e space. Include your i	non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all employ	ers for that pers	on on the lines below.	If you need
					For Debtor 1	For Debtor 2 or non-filing spouse	•
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. \$_	2,708.33	\$\$	<u>A</u>
3.	Estimate and list monthly overt	ime pay.		3. +\$_	0.00	+\$ N/	Α_

2,708.33

\$

N/A

Calculate gross Income. Add line 2 + line 3.

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Debto	or 1	Taylor A Simpson			Case number (if known)							
					For Debtor 1				Debtor			
	Cop	by line 4 here	4.		\$	2,708	.33	\$		N/A	<u>\</u>	
5.	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5a	ā.	\$	648	.23	\$		N/A		
	5b.	Mandatory contributions for retirement plans	5b		\$.00	\$_		N/A		
	5c.	Voluntary contributions for retirement plans	5c) .	\$.00	\$		N/A	<u> </u>	
	5d.	Required repayments of retirement fund loans	5d	d.	\$	0	.00	\$_		N/A	_	
	5e.	Insurance	5e	€.	\$	0	.00	\$		N/A	<u> </u>	
	5f.	Domestic support obligations	5f.		\$	0	.00	\$		N/A	\	
	5g.	Union dues	5g		\$.00	\$_		N/A		
	5h.	Other deductions. Specify:	_ 5h	1.+	\$	0	.00	+ \$_		N/A	<u>\</u>	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	648	.23	\$_		N/A	<u>\</u>	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,060	.10	\$_		N/A	<u>\</u>	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0	.00	\$		N/A		
	8b.	Interest and dividends	8b		_{\$} —		.00	\$ -		N/A		
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			· <u> </u>			·		-	_	
	0-1	settlement, and property settlement.	8c		\$_		.00	\$_		N/A		
	8d. 8e.	Unemployment compensation Social Security	8d 8e		\$_ \$.00	\$_ \$		N/A N/A	_	
	о с . 8f.	Other government assistance that you regularly receive	00	, .	Φ	U	.00	Φ_		IN/A	<u>\</u>	
	Oi.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0	.00	\$		N/A	<u>.</u>	
	8g.	Pension or retirement income	8g		\$.00	\$_		N/A	_	
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$	0	.00	+ \$_		N/A	<u>\</u>	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	S	0	.00	\$_		N/	Α	
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	•	2,060.10	+ \$		N/A	= \$	2,060.10	
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		*-		2,000.10			14/7		2,000.10	
11.	State Included the other order of the other order of the other order of the other order or	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depe			•				∍ J. +\$	0.00	
		If the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	2,060.10	
13.									·	Combined monthly income		
		No.										

Official Form 106I Schedule I: Your Income page 2

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Fill i	in this information to identify your case:				
Debt	tor 1 Taylor A Simpson		Che	eck if this is:	
Debt	<u>.</u>		An amended filing A supplement show 13 expenses as of	ving postpetition chapter the following date:	
``	ed States Bankruptcy Court for the: NORTHERN DIST	RICT OF ILLINOIS		MM / DD / YYYY	
	· ·	INCT OF ILLINOIS		WIWI / DD / TTTT	
	e number nown)	_			
Of	fficial Form 106J				
	chedule J: Your Expenses				12/1
info	as complete and accurate as possible. If two ma ormation. If more space is needed, attach anothe nber (if known). Answer every question.				
Part	t 1: Describe Your Household Is this a joint case?				
١.	■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate house!	oold?			
	□ No	ioiu :			
	☐ Yes. Debtor 2 must file Official Form 10	6J-2, Expenses for Separate Ho	usehold of De	btor 2.	
2.	Do you have dependents? ■ No				
		information for ndent Dependent's re Debtor 1 or Del		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				□ Yes □ No
					☐ Yes
					□ No
					☐ Yes
					□ No
3.	Do your expenses include ■ No				☐ Yes
Э.	expenses of people other than yourself and your dependents?				
Esti expe	Estimate Your Ongoing Monthly Expense imate your expenses as of your bankruptcy filing tenses as of a date after the bankruptcy is filed. It belicable date.	date unless you are using thi			
the	ude expenses paid for with non-cash government value of such assistance and have included it on ficial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for you payments and any rent for the ground or lot.	ur residence. Include first mortg	age 4.	\$	668.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance	е	4b.		0.00
	4c. Home maintenance, repair, and upkeep exp		4c.		20.00
5	4d. Homeowner's association or condominium of		4d. 5.	·	0.00
5.	Additional mortgage payments for your resider	ice, such as nome equity loans	ວ.	Ψ	0.00

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Debtor 1	Taylor A	A Simpson	Case nun	nbe	er (if known)	
6. Util	lities:					
6a.		y, heat, natural gas	6a.	. :	\$	125.00
6b.	Water, se	ewer, garbage collection	6b.	. :	\$	0.00
6c.		ne, cell phone, Internet, satellite, and cable services	6c.	. :	\$	160.00
6d.	Other. Sp	pecify: Storage Fees	6d.	. :	\$	50.00
. Foc		sekeeping supplies	7.	. :	\$	400.00
		children's education costs	8.			0.00
. Clo	thing, laun	dry, and dry cleaning	9.	. :	\$	75.00
	-	products and services	10.		·	50.00
		ental expenses	11.			120.00
		Include gas, maintenance, bus or train fare.				
		car payments.	12.	. :	\$	185.00
		, clubs, recreation, newspapers, magazines, and b	ooks 13.	. :	\$	0.00
4. Cha	aritable con	ntributions and religious donations	14.	. :	\$	0.00
5. Ins	urance.	-				
Do	not include i	insurance deducted from your pay or included in lines	4 or 20.			
15a	a. Life insur	rance	15a.		·	0.00
15b	o. Health in	surance	15b.	. :	\$	0.00
	c. Vehicle ii		15c.	. 9	\$	100.00
15d	d. Other ins	surance. Specify:	15d.	. :	\$	0.00
		include taxes deducted from your pay or included in lir	es 4 or 20.			
	ecify:		16.	. :	\$	0.00
		lease payments:				
		nents for Vehicle 1	17a.		·	0.00
		nents for Vehicle 2	17b.		·	0.00
	c. Other. Sp				·	0.00
	d. Other. Sp		17d.	. :	\$	0.00
		s of alimony, maintenance, and support that you d			Φ.	0.00
		your pay on line 5, Schedule I, Your Income (Offic			·	
		ts you make to support others who do not live with	•		\$	0.00
	ecify:	nontry armanage wat included in lines A on F of this	19.			
		perty expenses not included in lines 4 or 5 of this fees on other property	orm or on <i>Schedule I: Y</i> 20a.			0.00
	o. Real esta		20a. 20b.			0.00
					·	
		, homeowner's, or renter's insurance	20c.		·	0.00
		ance, repair, and upkeep expenses	20d.			0.00
		ner's association or condominium dues	20e.		·	0.00
1. Oth	ner: Specify:	Contribution to disabled mother	21.	٠,	+\$	50.00
2. Cal	Iculate vour	monthly expenses				
	-	4 through 21.			\$	2,003.00
		22 (monthly expenses for Debtor 2), if any, from Officia	al Form 106J-2		\$	
		2a and 22b. The result is your monthly expenses.			\$	2,003.00
220	/ WW III IV Z	La ana LED. The result to your monthly expenses.			<u> </u>	2,003.00
	•	monthly net income.				
23a	a. Copy line	e 12 (your combined monthly income) from Schedule I	23a.	. :	\$	2,060.10
23b	о. Сору уог	ur monthly expenses from line 22c above.	23b.		-\$	2,003.00
				Г		<u> </u>
23c		your monthly expenses from your monthly income.	22	,	c	57.10
	The resu	It is your monthly net income.	23c.	·Ľ	Φ	37.10
For	example, do y	an increase or decrease in your expenses within you expect to finish paying for your car loan within the year or e terms of your mortgage?				e or decrease because of a
		Evoloin horo: Noto: Dobter continue				
Ц,	Yes.	Explain here: Note: Debtor continue				

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Taylor A Simpson	1			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official For	<u>m 106Dec</u>				
Declara	tion About a	n Individua	l Debtor's So	chedules	12/15
If two married p	eople are filing together	r, both are equally resp	onsible for supplying cor	rect information.	
					<u>.</u>
You must file th	is form whenever you fi	le bankruptcy schedule	s or amended schedules	s. Making a false stateme	ent, concealing property, or or imprisonment for up to 20
	18 U.S.C. §§ 152, 1341, 1		iki upicy case can result i	in fines up to \$250,000, t	or imprisonment for up to 20
,	33 ,, -	,			
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
_					
☐ Yes.	Name of person				otcy Petition Preparer's Notice,
				Declaration, ar	nd Signature (Official Form 119)
		that I have read the sur	nmary and schedules file	ed with this declaration a	and
that they a	re true and correct.				
X /s/ Tav	ylor A Simpson		X		
	r A Simpson		Signature of	Debtor 2	
	ure of Debtor 1		ŭ		
Dota	l 45 0040		Data		
Date ₋	June 15, 2016		Date		

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EII	Lin this inform	nation to identify you	r case.			
_						
De	btor 1	Taylor A Simpso	Middle Name	Last Name		
	btor 2	First Name	Middle News	Leat Name		
(Sp	ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number				_	Check if this is an amended filing
	ficial For		Affairs for Indivi	duals Filing for E	Bankruptcy	4/16
info nun	ormation. If m	ore space is needed, i). Answer every que	attach a separate sheet to stion.	this form. On the top of ar	e equally responsible for sup ny additional pages, write yo	
Pa	rt 1: Give D	etails About Your Ma	rital Status and Where You	ı Lived Before		
1.	What is your	current marital statu	is?			
	☐ Married■ Not mar	ried				
2.	During the la	ıst 3 vears. have vou	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do n	ot include where you live no	w.	
	Debtor 1 Pr	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior A	ddress:	Dates Debtor 2 lived there
3. stat					nity property state or territor Rico, Texas, Washington and V	
	■ No					
	☐ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Pa	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	nployment or from operatir u received from all jobs and a have income that you receiv	all businesses, including par		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$9,736.21	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	(bef	ss income ore deductions and usions)	Sources of in Check all that		Gross income (before deductions and exclusions)
	last calen	dar year: December 3	31, 2015)	■ Wages, commissions, bonuses, tips		\$21,999.00	☐ Wages, conbonuses, tips	nmissions,	
				☐ Operating a business			☐ Operating a	a business	
For (Ja	the calen	dar year bef December 3	ore that: 31, 2014)	■ Wages, commissions, bonuses, tips		\$31,640.00	☐ Wages, col bonuses, tips	nmissions,	
				☐ Operating a business			☐ Operating a	a business	
5.	Include include and other winnings. List each s	come regard public benef If you are fili	less of wheth it payments; p ng a joint cas ne gross inco	e during this year or the two er that income is taxable. Ex- pensions; rental income; intel e and you have income that you me from each source separa	amples rest; div you rec	of other income are a ridends; money collec- eived together, list it of	alimony; child sup cted from lawsuits only once under [; royalties; and Debtor 1.	ecurity, unemployment d gambling and lottery
				Debtor 1			Debtor 2		
				Sources of income Describe below.	eacl (bef	ss income from h source ore deductions and usions)	Sources of in Describe below		Gross income (before deductions and exclusions)
Par	t 3: List	t Certain Pa	ments You	Made Before You Filed for	Bankru	ıptcy			
6.	□ No.	Neither De individual puring the No. Yes * Subject to Debtor 1 or	btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7. List below e include pay	ach creditor to whom you pareditor. Do not include payment bayments to an attorney for ton 4/01/19 and every 3 year both have primarily consure you filed for bankruptcy, di	umer de la purpe de la purpe de la tota tota tota tota tota tota tota de la purpe de la pu	ebts. Consumer debase." ay any creditor a total of \$6,425* or more lomestic support oblighruptcy case. That for cases filed on ebts. ay any creditor a total of \$600 or more an	al of \$6,425* or m in one or more pa gations, such as o or after the date al of \$600 or more d the total amoun	ore? ayments and the child support a of adjustment or?	he total amount you and alimony. Also, do t creditor. Do not
	Creditor	s Name and	Address	Dates of payme	ent	Total amount	Amount you	Was this r	payment for
	Orcuitor	o Hamb allo	, tuui 633	Dates of payme		paid	still owe	TTUS LINS F	24,

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Case number (if known) Document Debtor 1 Taylor A Simpson

7.	Insid of w	hin 1 year before you filed for bankrupto ders include your relatives; any general par hich you are an officer, director, person in usiness you operate as a sole proprietor. 11 ony.	rtners; relatives of any gene control, or owner of 20% or	eral partners; partner r more of their voting	erships of which g securities; an	n you are a gener d any managing a	al partner; corporations agent, including one for
		No					
		Yes. List all payments to an insider.					
	Ins	ider's Name and Address	Dates of payment	Total amount paid	Amount yo still ow		this payment
В.	insi	hin 1 year before you filed for bankruptoder? ude payments on debts guaranteed or cosi		ments or transfer a	iny property o	n account of a d	ebt that benefited an
		No					
		Yes. List all payments to an insider					
	Ins	ider's Name and Address	Dates of payment	Total amount paid	Amount yo still ow		this payment ditor's name
Par	t 4:	Identify Legal Actions, Repossession	s, and Foreclosures				
9.	List	hin 1 year before you filed for bankrupto all such matters, including personal injury of lifications, and contract disputes. No Yes. Fill in the details.					
		se title	Nature of the case	Court or agency		Status of the	ne case
	Cas	se number					
10.		hin 1 year before you filed for bankrupto ck all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		rty repossessed, f	oreclosed, ga	rnished, attache	d, seized, or levied?
	Cre	editor Name and Address	Describe the Property		Da	ate	Value of the
			Explain what happened	l			property
11. Within 90 days before you filed for bankruptcy, did any creditor, accounts or refuse to make a payment because you owed a debt No Yes. Fill in the details.		tcy, did any creditor, incl		nancial institu	tion, set off any	amounts from your	
	Cre	editor Name and Address	Describe the action the	creditor took		ate action was	Amount
12.		nin 1 year before you filed for bankrupto rt-appointed receiver, a custodian, or ar No Yes		rty in the possessi		ken gnee for the ben	efit of creditors, a
Dar	t 5:	List Certain Gifts and Contributions					
Par	ι 5:	List Certain Girts and Contributions					
13.		hin 2 years before you filed for bankrupt	cy, did you give any gifts	with a total value	of more than	\$600 per person	?
		Yes. Fill in the details for each gift. ts with a total value of more than \$600 person	Describe the gifts			ates you gave e gifts	Value
	-	rson to Whom You Gave the Gift and				gc	
		dress:					

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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 t					\$600 to any charity?
	Yes. Fill in the details for each gift or contrib	ution			
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankruptcy or gambling?	or since you filed for bankruptcy, did yo	ou lose anyth	ing because of the	it, fire, other disaster,
	☐ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred Describe the property you lost and lnclu	cribe any insurance coverage for the lo de the amount that insurance has paid. Li ance claims on line 33 of <i>Schedule A/B: I</i>	st pending	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers				
16.	Within 1 year before you filed for bankruptcy, consulted about seeking bankruptcy or prepared include any attorneys, bankruptcy petition prepared in the lambda in the lam	ring a bankruptcy petition? ers, or credit counseling agencies for serv Description and value of any prope	vices required i	in your bankruptcy. Date payment	Amount of
	Address Email or website address Person Who Made the Payment, if Not You	transferred	or transfer was made	payment	
	Bentz Holguin Law Firm 100 N. LaSalle, Suite 812 Chicago, IL 60602	Legal Fees		6/3/16	\$500.00
	Summit Credit Counseling 4800 E Flowers Street Tucson, AZ 85712 www.summitfe.org	\$9.95 for credit counseling.		6/13/16	\$9.95
17.	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that you li	or to make payments to your creditors		transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address	Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus include both outright transfers and transfers madinclude gifts and transfers that you have already include yes. Fill in the details.	iness or financial affairs? e as security (such as the granting of a se			
	Person Who Received Transfer	Description and value of	Describe	ny property or	Date transfer was
	Address	Description and value of property transferred		ny property or eceived or debts hange	made
	Person's relationship to you				

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Debtor 1 **Taylor A Simpson**

19.	within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prot		ny property to a	self-settle	ed trust or similar device	of which you are	e a
	Yes. Fill in the details.						
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer made	was
Pai	t 8: List of Certain Financial Accounts, Inst	truments, Safe Deposi	t Boxes, and St	orage Uni	ts		
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or	other financial accou	nts; certificates	of deposi		•	
	houses, pension funds, cooperatives, associ No Yes. Fill in the details.	lations, and other fina	nciai institution	is.			
		Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last bala before closir trar	
21.	Do you now have, or did you have within 1 yo cash, or other valuables?	ear before you filed fo	r bankruptcy, a	ny safe de	posit box or other depos	itory for securiti	ies,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit or	r place other than you	r home within 1	year befo	re you filed for bankrupto	;y?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
Pai	t 9: Identify Property You Hold or Control f	or Someone Else					
23.	Do you hold or control any property that som for someone.	neone else owns? Incl	ude any proper	ty you bor	rowed from, are storing f	or, or hold in tru	ust
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	V	/alue
Pai	t 10: Give Details About Environmental Info	rmation					
For	the purpose of Part 10, the following definitio	ns apply:					
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.				zardous substance, toxid	c substance,	

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Taylor A Simpson

24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?									
	No									
	Yes. Fill in the details.	Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice						
25.	Have you notified any governmental unit of any	release of hazardous material?								
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice						
26.	Have you been a party in any judicial or adminis	strative proceeding under any envir	onmental law? Include settlements a	nd orders.						
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case						
Par	11: Give Details About Your Business or Con	nections to Any Business								
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have any	y of the following connections to any	business?						
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
	☐ An owner of at least 5% of the voting or equity securities of a corporation									
	■ No. None of the above applies. Go to Part	12.								
	☐ Yes. Check all that apply above and fill in the	he details below for each business.								
		scribe the nature of the business	Employer Identification number							
	Address (Number, Street, City, State and ZIP Code)	me of accountant or bookkeeper	Do not include Social Security n Dates business existed	umber or ITIN.						
28.	Within 2 years before you filed for bankruptcy, of institutions, creditors, or other parties.	did you give a financial statement to		de all financial						
	■ No □ Yes. Fill in the details below.									
	Name Address (Number, Street, City, State and ZIP Code)	te Issued								
	(

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Debtor 1 Taylor A Simpson

Part 1	Part 12: Sign Below				
are tru with a	e and correct. I understand that making a false	of Affairs and any attachments, and I declare under penalty of perjury that the answers statement, concealing property, or obtaining money or property by fraud in connection 000, or imprisonment for up to 20 years, or both.			
/s/ Ta	aylor A Simpson				
Taylo	or A Simpson	Signature of Debtor 2			
Signa	ture of Debtor 1				
Date	June 15, 2016	Date			
Did yo	u attach additional pages to Your Statement of	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
■ No					
☐ Yes	3				
Did yo	u pay or agree to pay someone who is not an a	ttorney to help you fill out bankruptcy forms?			

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:		
Debtor 1	Taylor A Simpsoi	n		
	First Name	Middle Name	Last Name	_
Debtor 2	First Name	Middle None	Loot Nome	_
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	_
Coco number				
Case number (if known)				☐ Check if this is an
				amended filing
	nt of Intentio		viduals Filing Under Cha	apter 7 12/15
	lividual filing under cha	•	ii out this form ii:	
_	e claims secured by yo			
You must file th	ever is earlier, unless th	vithin 30 days after	ot expired. you file your bankruptcy petition or by the o e time for cause. You must also send copie:	
	eople are filing togethe	r in a joint case, bo	oth are equally responsible for supplying co	rrect information. Both debtors must
	and accurate as possib our name and case nur		s needed, attach a separate sheet to this for	m. On the top of any additional pages,
Part 1: List Y	our Creditors Who Hav	e Secured Claims		
1 For any credit	tors that you listed in P	art 1 of Schedule C	: Creditors Who Have Claims Secured by Pi	operty (Official Form 106D) fill in the
information b	•	art i oi concadic b	. Ordanors who have diamis decared by the	operty (omolar rollin 1005), ill ill the
Identify the cr	editor and the property t	hat is collateral	What do you intend to do with the proper secures a debt?	ty that Did you claim the property as exempt on Schedule C?
Creditor's F	Regional Acceptance	Co	Surrender the property.	■ No
name:			☐ Retain the property and redeem it.	
			☐ Retain the property and enter into a	☐ Yes
	2013 Hyundai Elar miles	itra 43000	Reaffirmation Agreement.	
property securing debt			☐ Retain the property and [explain]:	
securing debt	•			
Part 2: List Y	our Unexpired Persona	I Property I eases		
			in Schedule G: Executory Contracts and Ur	nexpired Leases (Official Form 106G), fill
			nexpired leases are leases that are still in eff	
You may assum	e an unexpired persona	al property lease if	the trustee does not assume it. 11 U.S.C. § 3	865(p)(2).
Describe your u	unexpired personal pro	perty leases		Will the lease be assumed?
		,		
Lessor's name:				□ No
Description of le Property:	ased			П.,
1 Toperty.				☐ Yes
Lessor's name:				□ No
Description of le	ased			— 140
Property:				☐ Yes
				<u>_</u>
Lessor's name:				□ No

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Taylor A Simpson	Case number (if known)
Descript	tion of leased	
Property		☐ Yes
Lessor's		□ No
Property	tion of leased y:	☐ Yes
Lessor's		□ No
Property	tion of leased y:	☐ Yes
Lessor's		□ No
Property	tion of leased y:	☐ Yes
Lessor's		□ No
Descript Property	tion of leased y:	☐ Yes
Part 3:	Sign Below	
	enalty of perjury, I declare that I have indicated that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
χ <u>/s/</u>	Taylor A Simpson	x
	ylor A Simpson gnature of Debtor 1	Signature of Debtor 2
Da	te June 15, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-19679 Doc 1 Filed 06/15/16 Entered 06/15/16 16:10:09 Desc Main Document Page 53 of 65

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Taylor A Simpson		Case No.		
	<u> </u>	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	CBTOR(S)	
(Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy	y, or agreed to be paid	to me, for services rend	lered or to
	For legal services, I have agreed to accept		\$	1,499.00	
	Prior to the filing of this statement I have received			500.00	
	Balance Due		\$	999.00	
2. ′	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. ′	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comper	nsation with any other person	n unless they are mem	pers and associates of m	ıy law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				firm. A
5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspec	cts of the bankruptcy c	ase, including:	
1	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, staten c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] 	nent of affairs and plan whic	ch may be required;		ptcy;
6.]	By agreement with the debtor(s), the above-disclosed fee of	does not include the following	ng service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any analysis and complete statement of any analysis of the statement of any analysis of the statement o	agreement or arrangement fo	or payment to me for re	epresentation of the deb	tor(s) in
J	une 15, 2016	/s/ Jessica Bent	z Holguin		
	ate	Jessica Bentz H Signature of Attorn	olguin 6295877		_
		Bentz Holguin L			
		100 North LaSal Suite 812			
		Chicago, IL 6060	02		
		312.881.5112 F	ax: 312.881.5131		
			zHolguinLaw.com		_
		Name of law firm			



Main Office Location: 100 N. LaSalle Street, Suite 812 Chicago, Illinois 60602

Ph: 312.881.5112 Fax: 312.881.5131

LEGAL SERVICES CONTRACT FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of BENTZ HOLGUIN LAW FIRM, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation **DOES NOT INCLUDE** defending my interests in any adversary proceeding filed against me, representing my interests at a 2004 examination, nor does this representation cover state court proceedings or criminal litigation.

agree to pay BENTZ HOLGUIN LAW FIRM, LLC \$ 129 in attorney fees plus costs in the amount of \$370 (\$1400 total) to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due BENTZ HOLGUIN LAW FIRM, LLC. Some of the additional services and fees are as follows:

The attorney fees stated above do not include representation in any:

- Post-petition motion;
- · Dischargeability action;
- Judicial Lien avoidance:
- Relief form stay action;
- Trustee Audits; or
- Any adversary proceedings.

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As BENTZ HOLGUIN LAW FIRM, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to BENTZ HOLGUIN LAW FIRM, LLC. Any fees owing to BENTZ HOLGUIN LAW FIRM, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by BENTZ HOLGUIN LAW FIRM, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by BENTZ HOLGUIN LAW FIRM, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, BENTZ HOLGUIN LAW FIRM, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to BENTZ HOLGUIN LAW FIRM, LLC as part of this advance payment retainer shall immediately become the property of BENTZ HOLGUIN LAW FIRM, LLC in exchange for a commitment by BENTZ HOLGUIN LAW FIRM, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by BENTZ HOLGUIN LAW FIRM, LLC and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my

property as security for future services. However, BENTZ HOLGUIN LAW FIRM, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of BENTZ HOLGUIN LAW FIRM, LLC to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As BENTZ HOLGUIN LAW FIRM, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with BENTZ HOLGUIN LAW FIRM, LLC. This includes, but is not limited to, providing BENTZ HOLGUIN LAW FIRM, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that BENTZ HOLGUIN LAW FIRM, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am re-filing a case with BENTZ HOLGUIN LAW FIRM, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed, any initial funds I pay to re-file will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

CHAPTER 7 DISCLAIMERS

- I understand that BENTZ HOLGUIN LAW FIRM, LLC has pulled a credit report, but that said credit report does
 not report every debt I owe. I understand that it is my responsibility to provide all my debts to BENTZ HOLGUIN
 LAW FIRM, LLC to list in my bankruptcy. I further understand that should I wish to add/amend my list of creditors
 after the case is filed, there is a \$150.00 amendment fee.
- 2. In the event of a payment plan with my attorney for services rendered, I agree that all payments for the Attorney fees shall be made on the scheduled date per the payment plan entered for legal services. In the event of a defaulted payment failure to reschedule a new date of payment within 48 hours will result in full payment for the balance owed prior to the voluntary petition being filed.
- 3. In the event of a defaulted or requested delay in a payment after the date of filing, I agree to an additional fee of \$150.00. Furthermore, I agree to reschedule the defaulted or postponed payment within no more than ten (10) business days from the original contractual pay date.
- 4. I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to BENTZ HOLGUIN LAW FIRM, LLC all my debts, sources of income, assets, personal property, real estate, transfers of real estate or any property over the past 4 years, and all expenses I have.
- 5. I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held. I understand that if I fail to provide my attorney at least forty-eight hour (48) prior notice that I cannot attend my first scheduled 341 meeting of creditors, that I will be responsible for paying an additional fee to reschedule the meeting in the amount of \$150.00 to my attorney.
- 6. I understand and agree to complete my 2nd credit counseling exit course within 45 days of my original 341 meeting date, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this 2nd course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional fees would have to be paid to BENTZ HOLGUIN LAW FIRM, LLC to re-open my case to file the 2nd credit-counseling course. I understand that I must contact one of the Chapter 7 attorneys to confirm receipt of the certificate.

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- 7. If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide to my payroll department with proof of my bankruptcy to stop wage garnishments. It is also my responsibility to contact the garnishing creditor and provide them with proof of filing.
- 8. If a garnishment or voluntary deduction is coming out of my bank account, I agree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
- I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
- 10. I understand that the Trustee may request that I provide some or all of tax refunds to be distributed to my creditors through the Bankruptcy Estate. Furthermore, I understand failure to tender my tax refunds to the Trustee after a request to do so, is grounds for a denial or reversal of a Discharge order.
- I agree that I authorized BENTZ HOLGUIN LAW FIRM, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
- 12. I understand that failure to tender the requested documentation necessary to build the petition to BENTZ HOLGUIN LAW FIRM, LLC which includes but is not limited to: signed contract, declaration of filing if applicable, intake form, taxes for the two years prior to filing, and pay stubs for the 6 months prior to filing as well as two months of bank statements if applicable, within 90 days of the entry of this contract will result in the closure of my case as inactive and representation terminated. I understand that in order for my representation to resume, I must provide my attorney an additional \$350.00 fee.
- 13. I agree and understand that Legal Representation is terminated upon receipt of my Discharge Order.
- 14. I understand that I am entitled to one (1) copy of my Discharge Order from my Attorney. Should I require additional copies of my Discharge Order, there is a \$50.00 fee for each additional copy of the Discharge Order.
- 15. I understand that the entire firm of BENTZ HOLGUIN LAW FIRM, LLC represents me and that while a different attorney might have counseled me and prepared my case that once my case is filed, one of the attorneys at BENTZ HOLGUIN LAW FIRM, LLC will be assigned as my attorney for the remainder of my case.
- 16. I understand that any assets, real property, cash, expected tax refunds, or personal property that has equity which cannot be exempted is subject to liquidation by the Chapter 7 Trustee.
- 17. I understand that if I have any secured debt which I wish to keep such as mortgagees), automobiles, home equity loan(s), etc, that my creditor(s) have to offer me a reaffirmation agreement, which must be signed and filed with the court before my case discharges. I also understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. I also understand that a reaffirmation agreement is solely offered at the discretion of the creditor and even if I am current a reaffirmation agreement still may not be offered to me.
- 18. I understand that even if I am current on my car note(s), if I do not have a reaffirmation agreement(s) offered to me by my automobile finance company(s), that I may not be able to keep my vehicle and it can be repossessed.
- 19. I understand that it is my responsibility to make sure that the creditor actually gets the reaffirmation to my attorney and my responsibility to make sure the reaffirmation agreement is timely filed before my discharge.
- 20. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest.
- I understand that, once effective, any reaffirmation agreement that I sign will then make the debt survive bankruptcy and be non-dischargeable.

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- I understand that the scope of representation from BENTZ HOLGUIN LAW FIRM, LLC does not extend to credit repair.
- 23. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, that particular creditor may bring an adversary lawsuit against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make a certain debt non-dischargeable. I understand that if I want BENTZ HOLGUIN LAW FIRM, LLC to represent me in an adversary I must pay additional attorney's fees.
- 24. I understand that either party may terminate representation prior to or after filing the Bankruptcy by providing written notification of the intent to terminate such representation. I further understand that the BENTZ HOLGUIN LAW FIRM, LLC is entitled to any fees, pro-rated, based on the amount of work completed up to the date the intent to terminate is received by the terminated party. The pro-rated fee for work completed \$250.00 per hour.
- 25. I have disclosed all prior bankruptcies that I have filed in the last eight (8) years. I further understand that if I have filed a Chapter 7 bankruptcy in the last eight (8) years, I am not eligible to file a Chapter 7 right now.
- 26. I understand that the scope of representation from BENTZ HOLGUIN LAW FIRM, LLC does not extend to representing me in a 2004 examination. That if representation in a 2004 examination is needed, that I would need to separately retain BENTZ HOLGUIN LAW FIRM, LLC; this will require paying additional attorney fees.
- 27. I understand to be eligible for a Chapter 7, that I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the BC22 test, and that if I do have a significant amount of disposable income available or I fail the BC22 test that I may be ineligible for a Chapter 7.
- 28. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.
- 29. I understand and acknowledge that when I surrender a property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale and I must keep up the property insurance and maintenance of said property until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by BENTZ HOLGUIN LAW FIRM, LLC or an agent thereof.

Client Client Client Date:

* DISCLAIMER*

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.

Ask to see the contract before you hire anyone. The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

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Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Please sign below to acknowledge that you have read and understood the disclosures set forth in this document entitled "Section 527 Disclosure."

NAME DATE DATE

United States Bankruptcy Court Northern District of Illinois

In re	Taylor A Simpson		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	44
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credi	tors is true and correct to th	e best of my
Date:	June 15, 2016	/s/ Taylor A Simpson Taylor A Simpson Signature of Debtor		

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

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ARS/Account Resolution Specialist Po Box 459079 Sunrise, FL 33345

Capital One Po Box 30285 Salt Lake City, UT 84130

Cda/Pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364

Chase Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Check n go 8305 West Golf Road Niles, IL 60714

Convergent Outsoucing, Inc Po Box 9004 Renton, WA 98057 Great American Finance Attn: Bankruptcy 20 N Wacker Dr. Suite 2275 Chicago, IL 60606

Great Lakes Specialty Finance d/b/a Check n' Go 8305 Golf Road Niles, IL 60714

Inna Ortenberg C/O SKLAMBERG SANDRA 400 SKOKIE BLVD380 Northbrook, IL 60062

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Kohls/Chase PO Box 3115 Milwaukee, WI 53201

Miramed Revenue Group 991 Oak Creek Dr Lombard, IL 60148

Northwest Community Hospital 28079 Network Place Chicago, IL 60673

NPAS Inc PO Box 99400 Louisville, KY 40269

Patricia Boudalis Unknown

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541 Regional Acceptance Co Attn: Bankruptcy 266 Beacon Ave Winterville, NC 28590

Schumachergroup C/O Indepenence Emerg Group PO Box 400 San Antonio, TX 78292

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Square One Financial/Cach Llc 4340 S Monaco St 2nd Floor Denver, CO 80237

Stanislaus Credit Control Service, Inc. Po Box 480 Modesto, CA 95353

State Collection Service Po Box 6250 Madison, WI 53716

State Collection Service Inc 2509 S Stroughton Rd Madison, WI 53716

State Collection Services 2509 S. Stoughton Rd Madison, WI 53716

Stephanie A Bartels MD 1051 W Rand Rd #102 Arlington Heights, IL 60004

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Warren Kammerer MD SC 3018 Parkside Drive Highland Park, IL 60035